

Texas Department of Insurance

Long-Term Care Insurance Personal Worksheet - Rate Increase History

A company may state it has never increased rates under any prior individual or group policy forms in this state or any other state. The insurer shall list each premium increase it has instituted on this or similar individual or group policy forms in this state or any other state during the last 10 years. The list shall specify the individual or group policy form, the calendar years the form was available for sale, and the calendar year and the amount (percentage) of each increase. The insurer shall provide minimum and maximum percentages if the rate increase is variable by rating characteristics. The insurer may provide, in a fair manner, additional explanatory information as appropriate.

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
AL	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AK	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AZ	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
AR	LT50	1997-2000	2012	7.5%-15%
	NH50	1997-2004		7.5%-15%
	HCA	1998-2002		15% - 40%, 7.5%-15%
	NHA	1998 - 2004		15% - 40%, 7.5%-15%
	LTA	1998 - 2004		15% - 40%, 7.5%-15%
CO	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
CT	HCA	1998-2002		0%
	NHA	1998 - 2004		0%
	LTA	1998 - 2004		0%
DE	LT50	1997-2000	2012	15%
	NH50	1997-2004		15%
	HCA	1998-2002		9% - 30%, 15%
	NHA	1998 - 2004		9% - 30%, 15%
	LTA	1998 - 2004		9% - 30%, 15%
DC	HCA	1998-2002		0%
	NHA	1998 - 2004		0%
	LTA	1998 - 2004		0%
FL	HCA	1998-2002	2003, 2005, 2008	5%, 30%, 16.9%-21%
	HCAR	1998-2002		5%, 30%, 16.9%-21%
	NHA	1998 - 2004		13.3%-17.4%
	NHAR	1998 - 2004		13.3%-17.4%
GA	LT50	1997-2000	2011	15%
	NH50	1997-2004		15%
	HCA	1998-2002		15% - 40%, 15%
	NHA	1998 - 2004		15% - 40%, 15%
	LTA	1998 - 2004		15% - 40%, 15%
HI	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004		15% - 40%
	LTA	1998 - 2004		15% - 40%
ID	LT50	1997-2000	2012	15% - 25%
	NH50	1997-2004		15% - 25%
	HCA	1998-2002		15% - 40%, 15%-25%
	NHA	1998 - 2004		15% - 40%, 15%-25%
	LTA	1998 - 2004		15% - 40%, 15%-25%
IL	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
IN	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
IA	HCA	1998-2002	2007	15% - 40%
	NHA	1998 - 2004	2007	15% - 40%
	LTA	1998 - 2004	2007	15% - 40%
IA	LT50	1997-2000	2011	15%-20%
	NH50	1997-2004	2011	15%-20%
	HCAQ	1998 - 2002	2004, 2007, 2011	15% - 25%, 15%-20%
	HCA	1998 - 2002	2004, 2007, 2011	30 - 40%, 15%-20%
	NHAQ	1998 - 2004	2004, 2007, 2011	15% - 25%, 15%-20%
	NHA	1998 - 2004	2004, 2007, 2011	30 - 40%, 15%-20%
	LTAQ	1998 - 2004	2004, 2007, 2011	15% - 25%, 15%-20%
	LTA	1998 - 2004	2004, 2007, 2011	30 - 40%, 15%-20%
KS	LT50	1997-2000	2012	15%
	NH50	1997-2004	2012	15%
	HCA	1998-2002	2003, 2012	15% - 40%, 15%
	NHA	1998 - 2004	2003, 2012	15% - 40%, 15%
	LTA	1998 - 2004	2003, 2012	15% - 40%, 15%
KY	LT50	1997-2000	2012	15% - 30%
	NH50	1997-2004	2012	15% - 30%
	HCA	1998-2002	2006, 2012	15% - 40%
	NHA	1998 - 2004	2006, 2012	15% - 40%
	LTA	1998 - 2004	2006, 2012	15% - 40%
LA	HCAQ	1998 - 2002	2003	15% - 25%
	HCA	1998 - 2002	2003	30 - 40%
	NHAQ	1998 - 2004	2003	15% - 25%
	NHA	1998 - 2004	2003	30 - 40%
	LTAQ	1998 - 2004	2003	15% - 25%
	LTA	1998 - 2004	2003	30 - 40%
ME	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004	2003	15% - 40%
	LTA	1998 - 2004	2003	15% - 40%
MI	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
MN	HCAQ	1998 - 2002	2004	15% - 25%
	HCA	1998 - 2002	2004	30 - 40%
	NHAQ	1998 - 2004	2004	15% - 25%
	NHA	1998 - 2004	2004	30 - 40%
	LTAQ	1998 - 2004	2004	15% - 25%
	LTA	1998 - 2004	2004	30 - 40%
MS	LT50	1997-2000	2011	15%-25%
	NH50	1997-2004	2011	15%-25%
	HCA	1998-2002	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
	NHA	1998 - 2004	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
	LTA	1998 - 2004	2003, 2008, 2011	6% - 25%, 9%-12%, 15%-25%
MO	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004	2003	15% - 40%
	LTA	1998 - 2004	2003	15% - 40%
MT	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCAQ	1998 - 2002	2003, 2011	15% - 25%, 15%-30%
	HCA	1998 - 2002	2003, 2011	30 - 40%, 15%-30%
	NHAQ	1998 - 2004	2003, 2011	15% - 25%, 15%-30%
	NHA	1998 - 2004	2003, 2011	30 - 40%, 15%-30%
	LTAQ	1998 - 2004	2003, 2011	15% - 25%, 15%-30%
	LTA	1998 - 2004	2003, 2011	30 - 40%, 15%-30%
NE	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004	2011	15%-30%
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
NV	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004	2012	15%-30%
	HCA	1998 - 2002	2004, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2004, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2004, 2012	15% - 40%, 15%-30%

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
NH	LT50	1997-2000	2012	11.5%
	NH50	1997-2004		11.5%
	HCA	1998-2002		15% - 40%, 11.5%
	NHA	1998 - 2004		15% - 40%, 11.5%
	LTA	1998 - 2004		15% - 40%, 11.5%
NJ	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998- 2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
NM	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004		15% - 40%
	LTA	1998 - 2004		15% - 40%
NY	HCAQ	1998 - 2002		0%
	HCA	1998 - 2002		0%
	NHAQ	1998 - 2004		0%
	NHA	1998 - 2004		0%
	LTAQ	1998 - 2004		0%
	LTA	1998 - 2004		0%
NC	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		9%-15%, 9%-12%, 15%-30%
	NHA	1998 - 2004		9%-15%, 9%-12%, 15%-30%
	LTA	1998 - 2004		9%-15%, 9%-12%, 15%-30%
ND	LT50	1997-2000	2011	15%-25%
	NH50	1997-2004		15%-25%
	HCAQ	1998 - 2002		15% - 25%, 15%-25%
	HCA	1998 - 2002		30 - 40%, 15%-25%
	NHAQ	1998 - 2004		15% - 25%, 15%-25%
	NHA	1998 - 2004		30 - 40%, 15%-25%
	LTAQ	1998 - 2004		15% - 25%, 15%-25%
	LTA	1998 - 2004		30 - 40%, 15%-25%
OH	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		6% - 25%, 15%-30%
	NHA	1998 - 2004		6% - 25%, 15%-30%
	LTA	1998 - 2004		6% - 25%, 15%-30%
OK	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		13%-15%, 8.5%-15%, 15%-30%
	NHA	1998 - 2004		13%-15%, 8.5%-15%, 15%-30%
	LTA	1998 - 2004		13%-15%, 8.5%-15%, 15%-30%
PA	LT50	1997-2000	2012	15%
	NH50	1997-2004		15%
	HCAQ	1998 - 2002		15% - 25%, 15%
	HCA	1998 - 2002		30 - 40%, 15%
	NHAQ	1998 - 2004		15% - 25%, 15%
	NHA	1998 - 2004		30 - 40%, 15%
	LTAQ	1998 - 2004		15% - 25%, 15%
	LTA	1998 - 2004		30 - 40%, 15%
PR	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
RI	HCA	1998-2002	2003	15% - 40%
	NHA	1998 - 2004		15% - 40%
	LTA	1998 - 2004		15% - 40%
SC	LT50	1997-2000	2011	15%-20%
	NH50	1997-2004		15%-20%
	HCA	1998-2002		15% - 40%, 15%-20%
	NHA	1998 - 2004		15% - 40%, 15%-20%
	LTA	1998 - 2004		15% - 40%, 15%-20%
SD	LT50	1997-2000	2011	15%-30%
	NH50	1997-2004		15%-30%
	HCA	1998-2002		15% - 40%, 15%-30%
	NHA	1998 - 2004		15% - 40%, 15%-30%
	LTA	1998 - 2004		15% - 40%, 15%-30%
TN	LT50	1997-2000	2012	15%-30%
	NH50	1997-2004		15%-30%

States	Policy Form	Years Available for Sale	Year of Rate Increase	Percentage Rate Increase
	HCA	1998-2002	2003, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2012	15% - 40%, 15%-30%
UT	LT50	1997-2000		2012
	NH50	1997-2004		2012
	HCA	1998-2002	2007, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2007, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2007, 2012	15% - 40%, 15%-30%
VT	HCA	1998-2002		2004
	NHA	1998 - 2004		15% - 25%
	LTA	1998 - 2004		15% - 25%
VA	HCA	1998-2002		2007
	NHA	1998 - 2004		15% - 40%
	LTA	1998 - 2004		15% - 40%
WA	LT50	1997-2000		2012
	NH50	1997-2004		2012
	HCAQ	1998 - 2002	2003, 2012	15% - 25%, 7.2%-20.4%
	HCA	1998 - 2002	2003, 2012	30 - 40%, 7.2%-20.4%
	NHAQ	1998 - 2004	2003, 2012	15% - 25%, 7.2%-20.4%
	NHA	1998 - 2004	2003, 2012	30 - 40%, 7.2%-20.4%
	LTAQ	1998 - 2004	2003, 2012	15% - 25%, 7.2%-20.4%
	LTA	1998 - 2004	2003, 2012	30 - 40%, 7.2%-20.4%
WV	LT50	1997-2000		2012
	NH50	1997-2004		2012
	HCA	1998-2002	2004, 2007, 2012	15% - 40%, 15%-30%
	NHA	1998 - 2004	2004, 2007, 2012	15% - 40%, 15%-30%
	LTA	1998 - 2004	2004, 2007, 2012	15% - 40%, 15%-30%
WI	LT50	1997-2000		2012
	NH50	1997-2004		2012
	HCAQ	1998 - 2002	2003, 2012	15% - 25%, 15%-30%
	HCA	1998 - 2002	2003, 2012	30 - 40%, 15%-30%
	NHAQ	1998 - 2004	2003, 2012	15% - 25%, 15%-30%
	NHA	1998 - 2004	2003, 2012	30 - 40%, 15%-30%
	LTAQ	1998 - 2004	2003, 2012	15% - 25%, 15%-30%
	LTA	1998 - 2004	2003, 2012	30 - 40%, 15%-30%
WY	LT50	1997-2000		2011
	NH50	1997-2004		2011
	HCA	1998-2002	2003, 2011	15% - 40%, 15%-30%
	NHA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%
	LTA	1998 - 2004	2003, 2011	15% - 40%, 15%-30%